## **Abstract**

A system and method of enabling a transaction by a remote user for a service having an associated access number is described. The present invention enables a mobile user to pay for services and/or goods using their mobile telephone. A routing system is provided that is adapted to select the correct billing destination for a specific customer based on the customer parameters. This enables two or more billing systems to be used so that the user is not restricted to a specific operator or mobile wallet application when conducting transactions.